



**MINUTES OF THE  
ACCEL UNDERWRITING COMMITTEE  
MEETING**

**Wednesday, December 16, 2020 at 10:00 AM**

**LOCATION:**

**Link:** <https://alliantinsurance.zoom.us/j/95785621806?pwd=VDRQcHd6ek4vNU5udTRNOFdhak5lUT09>

**Dial:** (669) 900-6833, Meeting ID: 957 8562 1806

**Passcode:** 585853

**MEMBERS PRESENT:**

Jena Covey, City of Bakersfield (*left at 11:20 AM*)

Rhonda Combs, City of Salinas

Mark Howard, City of Santa Barbara

Ross Brandon, City of Santa Cruz

Oles Gordeev, City of Santa Monica

**MEMBERS ABSENT:** None

**GUESTS AND CONSULTANTS:**

Michael Andersen, City of Monterey (*joined at 10:17 AM*)

Conor Boughey, Alliant Insurance Services

Lorissa Huey, Alliant Insurance Services

Marcus Beverly, Alliant Insurance Services

**A. CALL TO ORDER**

Mark Howard called the meeting to order at 10:03 AM.

**B. Consent Calendar**

**B1. Approval of Minutes for the January 13, 2020 Underwriting Committee Meeting**

A motion was made to approve the consent calendar.



**MOTION:** Jena Covey

**SECOND:** Oles Gordeev

**MOTION CARRIED**

	Jena Covey	Rhonda Combs	Mark Howard	Ross Brandon	Oles Gordeev
Aye	X	X	X	X	X
Nay					
Abstain					

**C. REPORTS**

**C1. Underwriting Committee’s Report**

**C1a. ACCEL’s Underwriting Guidelines Annual Review**

**C1ai. Underwriting Standards Policy and Procedure**

**C1a.ii. New Exposure Questionnaire**

**C1a.iii. Bylaws**

Conor Boughey reported that the Underwriting Standards Policy and Procedure, New Exposure Questionnaire, and Bylaws are reviewed each year.

During the meeting, the Committee reviewed and indicated that no material changes are needed.

A motion was made to update the reviewed dates on the Policies and Procedures.

**MOTION:** Jena Covey

**SECOND:** Ross Brandon

**MOTION CARRIED**

	Jena Covey	Rhonda Combs	Mark Howard	Ross Brandon	Oles Gordeev
Aye	X	X	X	X	X
Nay					
Abstain					



**C1b. Unmanned Aerial Vehicle (UAV) Usage Guidelines Policy and Procedure Review**

Conor Boughey reminded the Underwriting Committee that the Unmanned Aerial Vehicle (UAV) Usage Guidelines is reviewed every two years.

The Committee reviewed and confirmed that no substantial changes are needed.

A motion was made to confirm that the only change is to update the reviewed date on the Policy and Procedure.

**MOTION:** Jena Covey      **SECOND:** Ross Brandon      **MOTION CARRIED**

	Jena Covey	Rhonda Combs	Mark Howard	Ross Brandon	Oles Gordeev
Aye	X	X	X	X	X
Nay					
Abstain					

**C1c. Electrical Distribution Grids**

Conor Boughey reported that some California cities are proposing new ways to provide green energy to their residents. While some cities have provided Community Choice Energy options, others are going further and working with partners to create green energy power generation and distribution. Each of these scenarios may be structured in a unique way and should be discussed with Alliant.

Direction was given to the Program Administrators to survey the Board on this topic and to agendize the same agenda item for the January 2021 Board Meeting.

**C1d. Review of Rating Plan Calculation: Corridor Deductible Treatment**

Conor Boughey reported that ACCEL’s governing document that outlines how the Rating Plan Calculation (RPC) will treat claims is the Financial Plan. The Financial Plan applies a claim cap at \$4,000,000 per claim, which is the same as the ACCEL retained layer. As ACCEL retains more risk within the pooled layer, the Board may want to consider increasing the claim cap to match ACCEL’s retained risk. If there is a corridor deductible in that year, the retained amount may change depending on the exhaustion of the corridor deductible.

A motion was made to recommend to the Board that an Ad Hoc Committee be formed with key players from the Underwriting Committee and Finance Committee to evaluate the 3% minimum contribution and potentially lowering the contribution based on the analysis that the Program Administrators will



create. Also, direction was given to the Program Administrators to demo the RPC with the Finance Committee at its next scheduled meeting in January 2021.

**MOTION:** Rhonda Combs

**SECOND:** Oles Gordeev

**MOTION CARRIED**

	Jena Covey	Rhonda Combs	Mark Howard	Ross Brandon	Oles Gordeev
Aye	X	X	X	X	X
Nay					
Abstain					

**D. PUBLIC COMMENTS** - No public comments were made.

### ADJOURNMENT

Mark Howard adjourned the meeting at 11:23 AM.